

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

**Caption in Compliance with
D.N.J.LBR 9004-1**

STEWART LEGAL GROUP, P.L.

Formed in the State of Florida

Gavin N. Stewart, Esq.

Of Counsel to Bonial & Associates, P.C.

401 East Jackson Street, Suite 2340

Tampa, FL 33602

Tel: 813-371-1231/Fax: 813-371-1232

E-mail: gavin@stewartlegalgroup.com

*Attorney for Specialized Loan Servicing LLC as
servicing agent for U.S. Bank National
Association, as Trustee for Credit Suisse First
Boston Mortgage Securities Corp., CSFB
Mortgage-Backed Pass-Through Certificates,
Series 2005-6*

In re:

Daren Lopusnak

Deborah A. Schiffman-Lopusnak

aka Deborah A. Schiffman

aka Deborah A. Lopusnak

aka Debbie A. Schiffman

Debtors.



Order Filed on June 20, 2023
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Chapter 13

Case No. 19-23654-VFP

Hearing Date: June 15, 2023

Judge Vincent F. Papalia

CONSENT ORDER RESOLVING MOTION TO VACATE AUTOMATIC STAY

The relief set forth on the following pages is hereby **ORDERED**.

DATED: June 20, 2023

Honorable Vincent F. Papalia
United States Bankruptcy Judge

Debtors: Daren Lopusnak & Deborah A. Schiffman-Lopusnak
Case No.: 19-23654-VFP
Caption of Order: **CONSENT ORDER RESOLVING MOTION TO VACATE AUTOMATIC STAY**

THIS MATTER having been opened to the Court upon the Motion to Vacate Automatic Stay (“Motion”) filed by Specialized Loan Servicing LLC as servicing agent for U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSFB Mortgage-Backed Pass-Through Certificates, Series 2005-6 (“Creditor”), whereas the post-petition arrearage is in the amount of \$1,829.50 as of June 7, 2023, and whereas the Debtors and Creditor seek to resolve the Motion, it is hereby **ORDERED**:

1. The automatic stay provided under 11 U.S.C. §362(a) shall remain in effect as to Creditor’s interest in the following property: **705 De Simone Court, Ramsey, New Jersey 07446** (“Property”) provided that the Debtors comply with the following:
 - a. Beginning on or before **July 1, 2023** and continuing for six (6) months on the first (1st) day of each subsequent month, the Debtors shall cure the post-petition arrearage above by making five (5) monthly payments of **\$305.00** each and one (1) payment of **\$304.50** directly to Creditor; and
 - b. In addition to the above, the Debtors shall resume making the regular monthly payments to Creditor as they become due beginning with the July 1, 2023 payment.
2. All direct payments due hereunder shall be sent directly to Creditor at the following address: **Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111.**
3. The Debtors will be in default under the Consent Order if the Debtors fail to comply with the payment terms and conditions set forth in above paragraphs and/or if the Debtors fail to make any payment due to Creditor under the Chapter 13 Plan.

4. If the Debtors fail to cure the default within thirty (30) days from the date of default, Creditor may submit a Certificate of Default to the Court on fourteen (14) days' notice to counsel for Debtors and the Chapter 13 Trustee for an order lifting the automatic stay imposed under 11 U.S.C. § 362(a) and permitting Creditor to exercise any rights under the loan documents with respect to the Property.

5. Creditor is awarded reimbursement of attorney fees and costs in the amount of \$350.00 and \$188.00 to be paid through the Chapter 13 Plan.

STIPULATED AND AGREED:

/s/ Russell L. Low, Esq.

Russell L. Low, Esq.
Low & Low
505 Main Street, Suite 304
Hackensack, NJ 07601
Counsel to Debtor

/s/Gavin N. Stewart

Gavin N. Stewart, Esq.
Stewart Legal Group, P.L.
401 East Jackson Street, Suite 2340
Tampa, FL 33602
Counsel to Creditor